

Information to identify the case:

Debtor 1	Gregory R. Caputo	Social Security number or ITIN	xxx-xx-4694
	First Name Middle Name Last Name	EIN	--
Debtor 2	Deborah A. Caputo	Social Security number or ITIN	xxx-xx-0154
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-33902-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory R. Caputo

Deborah A. Caputo

6/3/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Gregory R. Caputo
Deborah A. Caputo
DebtorsCase No. 19-33902-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 44

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db/jdb
518638705 +Gregory R. Caputo, Deborah A. Caputo, 17 Squire Hill Road, North Caldwell, NJ 07006-4748
518638706 +Andrew H. Graulich, Esq., 17 Academy Street, Suite 1111, Newark, NJ 07102-2926
518638708 +Barclays Bank, 745 7th Avenue, New York, NY 10019-6801
518638711 +Barkstrong, LLC, 3401 Technology Drive, Ste 220, Lake Saint Louis, MO 63367-2597
+CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, 21210 Erwin Street, Woodland Hills, CA 91367)
518638714 Chrysler Capital, Attn: Bankruptcy Dept., Box 660647, Dallas, TX 75266-0647
518638715 +Cohn & Dussi, LLC, 68 Harrison Avenue, Suite 502, Boston, MA 02111-1929
518638718 +Faloni & Associates, 165 Passaic Avenue #301b, Fairfield, NJ 07004-3592
518638720 +First Svg CC, 500 East 60th Street North, Sioux Falls, SD 57104-0478
518638722 Global Payment, Box 61158, Chicago, IL 60666
518638723 +Great Life Petfood, LLC, 3401 Technology Drive, Ste 220, Lake Saint Louis, MO 63367-2597
518638725 +Kathleen Radcliffe, 239 Long Hill Road, Little Falls, NJ 07424-2005
518638726 +Knabe, Kroning & Bedell, 33 North Dearborn Street, 10th Floor, Chicago, IL 60602-3102
518638727 Lab Corp of America, Box 2240, Burlington, NC 27216-2240
518638728 +Limoner Investments, Inc./Omar Limon, c/o Jason B. Giller, P.A.,
701 Brickell Avenue, Suite 2000, Miami, FL 33131-2834
518638730 +Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Box 1269,
Mount Laurel, NJ 08054-2239
518638734 +++MIDLAND FUNDING LLC, IN HOUSE COUNEL, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415
(address filed with court: Midland Funding LLC, In House Counsel, 1037 Raymond Blvd,
Suite 710, Newark, NJ 07102)
518638733 +Midland Credit Management, Inc., Box 2001, Warren, MI 48090-2001
518638735 +Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1271
518638736 +Nutripak, LLC, 2210 W 162nd Street, Markham, IL 60428-5604
518643595 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518638737 Pioneer Credit Recovery, Inc., 308 NJ 38, Moorestown, NJ 08057
518638740 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08646)
518638738 +Stacy E. Oberfield, DDS, 45 Smull Avenue, Caldwell, NJ 07006-5001
518638741 +Suburban Morris, 2150 Stanley Terrace, Union, NJ 07083-4320
518638742 +Thryve Capital Funding, LLC, 116 Nassau Street, 8th Floor, New York, NY 10038-2402
518638743 Trident Asset Mgmt, LLC, P.O. Box 101928, Birmingham, AL 35210-6928
518638744 +Vadim Serebro, Esq., 55 Broadway, 3rd Floor, New York, NY 10006-3757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 03 2020 23:13:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 03 2020 23:13:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +EDI: PRA.COM Jun 04 2020 02:28:00 Orion, c/o PRA Receivables Management LLC, POB 41021,
Norfolk, VA 23541-1021518638707 +EDI: TSYS2.COM Jun 04 2020 02:28:00 Barclays Bank Delaware, 125 South West Street,
Wilmington, DE 19801-5014518638709 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 03 2020 23:13:50
Bayview Loan Servicing, LLC, ATTN: Customer Service Department,
4425 Ponce de Leon Boulevard, 5th Floor, Miami, FL 33146-1873

518638710 +EDI: TSYS2.COM Jun 04 2020 02:28:00 Bloomingdales/DSNB, Box 8218, Mason, OH 45040-8218

518638713 +EDI: PHINGENESIS Jun 04 2020 02:28:00 CB Indigo, Box 4499, Beaverton, OR 97076-4499

518638712 +EDI: CAPITALONE.COM Jun 04 2020 02:28:00 Capital One Bank, 10700 Capital One Way,
Richmond, VA 23060-9243518638716 +E-mail/PDF: creditonebknofications@resurgent.com Jun 03 2020 23:16:58 Credit One Bank,
Box 98872, Las Vegas, NV 89193-8872

518638717 +EDI: TSYS2.COM Jun 04 2020 02:28:00 DSNB Macy's, Box 8218, Mason, OH 45040-8218

518638719 +EDI: AMINFOFP.COM Jun 04 2020 02:28:00 First Premier Bank, 3820 N Louise Avenue,
Sioux Falls, SD 57107-0145

518638721 +E-mail/Text: bankruptcyalerts@forwardfinancing.com Jun 03 2020 23:12:24

Forward Financing, LLC, 100 Summer Street, #1175, Boston, MA 02110-2138

518638724 EDI: IRS.COM Jun 04 2020 02:28:00 Internal Revenue Service, Box 7346,
Philadelphia, PA 19101-7346518638729 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 03 2020 23:16:21 LVNV Funding, LLC,
c/o Resurgent Capital Services, LP, 55 Beattie Place #110, Greenville, SC 29601-5115518638731 +E-mail/Text: micnjb@gmail.com Jun 03 2020 23:13:50 Medical Imaging Center of North Jersey,
1111 Paulison Avenue, Clifton, NJ 07011-3600518638732 +E-mail/PDF: MerrickBKNofications@Resurgent.com Jun 03 2020 23:17:31 Merrick Bank,
Box 9201, Old Bethpage, NY 11804-9001

TOTAL: 16

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 44

Date Rcvd: Jun 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518638739* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC as servicer for The Bank of
New York Mellon FKA The Bank of New York, Et Al... dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Ralph A Ferro, Jr on behalf of Debtor Gregory R. Caputo ralphferrojr@msn.com
Ralph A Ferro, Jr on behalf of Joint Debtor Deborah A. Caputo ralphferrojr@msn.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6